DO NOT ENTER: /MP/ 01/28/2010

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THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants:: James M. Foley, et al. Docket No.: 40655.3400

Serial No.: 10/035,064 Art Unit No.: 2437

Filing Date: December 27, 2001 Examiner: Pyzocha, Michael J.

Title: METHOD AND APPARATUS FOR ENABLING A USER TO Confirmation No.: 3303

SELECT AN AUTHENTICATION

METHOD

REPLY AND AMENDMENT

Mail Stop AF Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Dear Commissioner:

In reply to the Final Office Action dated December 16, 2009, of which this reply is filed within two months, please consider the following amendments and remarks.

 $\label{lem:Amendments} \textbf{Amendments to the Claims} \text{ are reflected in the listing of claims which begins on page 2 of this paper.}$

Remarks/Arguments begin on page 11 of this paper.

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